

Certificate of Notice Page 1 of 6  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

FILED  
10/10/23 3:05 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN RE:

ANDREW W. YAVORKA  
BARBARA C. YAVORKA  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:18-22661

Chapter 13

Related to Docket No. 84

## ORDER OF COURT

AND NOW, this   10  th Day of October, 2023                     , upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

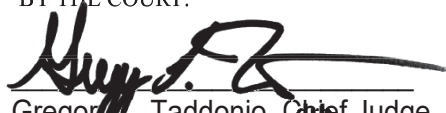
(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

  
Gregory L. Taddonio, Chief Judge  
United States Bankruptcy Court

**ENTERED BY DEFAULT**

In re:  
Andrew W. Yavorka  
Barbara C. Yavorka  
Debtors

Case No. 18-22661-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Oct 10, 2023

User: auto  
Form ID: pdf900

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Total Noticed: 73

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).  |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 12, 2023:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db/jdb   | + Andrew W. Yavorka, Barbara C. Yavorka, 2555 Wildwood Rd, Allison Park, PA 15101-2223                         |
| sp       | + Kevin Abramowicz, East End Trial Group, LLC, 212 45th St., Pittsburgh, PA 15201-2802                         |
| cr       | + LOANCARE, LLC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403  |
| 14873750 | + Fox Hills Cash, P.O. Box 196, Batesland, SD 57716-0196   |
| 14873752 | + Global Credit, P.O. Box 2127, Schiller Park, IL 60176-0127   |
| 14873754 | + Gregg Lawrence Morris, Esq., 213 East Main St, Carnegie, PA 15106-2701                                       |
| 14873759 | + Michael F. Ratchford, Esq., Ratchford Law Group, PC, 409 Lackawanna Avenue, Ste 320, Scranton, PA 18503-2087 |
| 14873770 | + RLG, 409 Lackawanna Ave Ste 320, Scranton, PA 18503-2087   |
| 14873773 | + True Accord, 153 Maiden Lane 3rd Fl, San Francisco, CA 94108-5301  |
| 14873778 | + White Hills, Island Finance, P.O. Box 330, Hays, MT 59527-0330   |

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                                      | Date/Time            | Recipient Name and Address   |
|----------|---|----------------------|--|
| cr       | + Email/PDF: acg.acg.ebn@aisinfo.com                            | Oct 11 2023 04:53:20 | Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901                                   |
| cr       | + Email/Text: ebnpeoples@grblaw.com                             | Oct 11 2023 04:32:00 | Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828                                    |
| cr       | + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Oct 11 2023 04:33:00 | SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250   |
| cr       | + Email/Text: bkelectronicnoticecourtmail@computershare.com     | Oct 11 2023 04:32:00 | Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386  |
| cr       | + Email/Text: SLSBKNotices@nationalbankruptcy.com               | Oct 11 2023 04:32:00 | Specialized Loan Servicing LLC, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067   |
| cr       | + Email/Text: ebnjts@grblaw.com                                 | Oct 11 2023 04:32:00 | Township of Hampton, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101 |
| 14873735 | Email/Text: legal@arsnational.com                               | Oct 11 2023 04:32:00 | ARS National Services, Inc., P.O. Box 469046, Escondido, CA 92046-9046   |
| 14873734 | + Email/Text: ally@ebn.phinsolutions.com                        | Oct 11 2023 04:32:00 | Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901   |
| 14879697 | Email/Text: ally@ebn.phinsolutions.com                          |                      |  |

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|----------|---|----------------------|--|
|          |   | Oct 11 2023 04:32:00 | Ally Financial, PO Box 130424, Roseville MN 55113-0004   |
| 14873736 | + Email/Text: BarclaysBankDelaware@tsico.com                    | Oct 11 2023 04:32:00 | Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801   |
| 14873737 | + Email/PDF: ais.sync.ebn@aisinfo.com                           | Oct 11 2023 04:42:26 | Bill Me Later, P.O. Box 5018, Lutherville Timonium, MD 21094-5018  |
| 14873738 | + Email/Text: notices@burt-law.com                              | Oct 11 2023 04:33:00 | Burton Neil & Associates, P.C., 1060 Andrew Dr Ste 170, West Chester, PA 19380-5600  |
| 14873739 | Email/Text: cms-bk@cms-collect.com                              | Oct 11 2023 04:32:00 | Capital Management Services, LP, 698 South Ogden, Buffalo, NY 14206-2317   |
| 14873740 | + Email/PDF: AIS.cocard.ebn@aisinfo.com                         | Oct 11 2023 04:42:58 | Capital One (USA) N.A., Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  |
| 14873741 | Email/PDF: AIS.cocard.ebn@aisinfo.com                           | Oct 11 2023 04:42:56 | Capital One (USA) N.A., P.O. Box 71083, Charlotte, NC 28272-1083   |
| 14897228 | Email/PDF: AIS.cocard.ebn@aisinfo.com                           | Oct 11 2023 04:42:26 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083   |
| 14900186 | + Email/PDF: Citi.BNC.Correspondence@citi.com                   | Oct 11 2023 04:43:00 | Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432   |
| 14873743 | + Email/PDF: Citi.BNC.Correspondence@citi.com                   | Oct 11 2023 04:53:20 | Citicorp Credit Services, Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040   |
| 14873744 | Email/Text: bankruptcy@sccompanies.com                          | Oct 11 2023 04:33:00 | Country Door, 1112 7th Ave, Monroe, WI 53566-1364  |
| 14893762 | + Email/Text: bankruptcy@sccompanies.com                        | Oct 11 2023 04:33:00 | Country Door, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849   |
| 14908238 | Email/Text: BKPT@cfna.com                                       | Oct 11 2023 04:32:00 | Credit First NA, PO Box 818011, Cleveland, OH 44181-8011   |
| 14873745 | + Email/Text: BKPT@cfna.com                                     | Oct 11 2023 04:32:00 | Credit First National Association, Attn: BK Credit Operations, Po Box 81315, Cleveland, OH 44181-0315                                    |
| 14877962 | Email/Text: mrdiscen@discover.com                               | Oct 11 2023 04:32:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025   |
| 14873746 | + Email/Text: mrdiscen@discover.com                             | Oct 11 2023 04:32:00 | Discover Financial, Po Box 3025, New Albany, OH 43054-3025   |
| 14910098 | + Email/Text: kbarkley@bernsteinlaw.com                         | Oct 11 2023 04:33:00 | Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945                    |
| 15183861 | + Email/Text: BKSPSElectronicCourtNotifications@spservicing.com | Oct 11 2023 04:33:00 | Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250 |
| 14873747 | Email/Text: data_processing@fin-rec.com                         | Oct 11 2023 04:32:00 | Financial Recovery Services, P.O. Box 385908, Minneapolis, MN 55438-5908   |
| 14873748 | + Email/Text: bnc-bluestem@quantum3group.com                    | Oct 11 2023 04:33:00 | Fingerhut/Webbank, Bankruptcy Dept, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820  |
| 14873749 | + Email/PDF: ais.fpc.ebn@aisinfo.com                            | Oct 11 2023 04:43:05 | First Premier Bank, Po Box 5524, Sioux Falls, SD 57117-5524  |
| 14873751 | + Email/Text: Banko@frontlineas.com                             | Oct 11 2023 04:33:00 | Frontline Asset Strategies, LLC, 2700 Snelling Avenue North Ste 250, Saint Paul, MN 55113-1783   |
| 14873753 | ^ MEBN  | Oct 11 2023 04:31:51 | Great Plains Lending, Attn: Bankruptcy, 1050 East 2nd Street, Box 500, Edmond, OK 73034-5313   |
| 14873755 | + Email/Text: sbse.cio.bnc.mail@irs.gov                         | Oct 11 2023 04:32:00 | Internal Revenue Service, Centralized Insolvency, Operations, P.O. Box 7346, Philadelphia, PA 19101-7346                                 |

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| 14873742 | Email/PDF: ais.chase.ebn@aisinfo.com                        | Oct 11 2023 04:42:58 | Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850   |
| 14894865 | Email/PDF: resurgentbknotifications@resurgent.com           | Oct 11 2023 04:42:26 | LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14873757 | + Email/PDF: resurgentbknotifications@resurgent.com         | Oct 11 2023 04:42:27 | LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497  |
| 14873756 | + Email/Text: LC-Bankruptcy-RF@loancare.net                 | Oct 11 2023 04:32:00 | LoanCare LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262  |
| 14873762 | ^ MEBN  | Oct 11 2023 04:30:23 | MRS BPO, LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016   |
| 14873758 | + Email/Text: bankruptcy@sccompanies.com                    | Oct 11 2023 04:32:00 | Masseys, P.O. Box 2822, Monroe, WI 53566-8022  |
| 14873760 | + Email/Text: bankruptcydpt@mcmcg.com                       | Oct 11 2023 04:33:00 | Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710   |
| 14897367 | + Email/Text: bankruptcydpt@mcmcg.com                       | Oct 11 2023 04:33:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011  |
| 14873761 | + Email/Text: bankruptcydpt@mcmcg.com                       | Oct 11 2023 04:33:00 | Midland Funding, LLC, Attn: Bankruptcy, P.O. Box 939069, San Diego, CA 92193-9069  |
| 14889866 | Email/PDF: cbp@omf.com                                      | Oct 11 2023 04:43:00 | ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251  |
| 14873763 | + Email/PDF: cbp@omf.com                                    | Oct 11 2023 04:42:23 | Onemain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251  |
| 14873764 | + Email/Text: bankruptcynotices@psecu.com                   | Oct 11 2023 04:33:00 | P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013  |
| 14873767 | Email/Text: invenioabt@phillips-cohen.com                   | Oct 11 2023 04:32:00 | PCA Acquisitions, 1002 Justison St, Wilmington, DE 19801   |
| 14897956 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com        | Oct 11 2023 04:42:42 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  |
| 14874141 | + Email/PDF: rmscedi@recoverycorp.com                       | Oct 11 2023 04:42:42 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  |
| 14905333 | + Email/Text: bankruptcynotices@psecu.com                   | Oct 11 2023 04:33:00 | PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013   |
| 14902424 | + Email/Text: bankruptcynotices@psecu.com                   | Oct 11 2023 04:33:00 | PSECU, 1500 ELMERTON AVE., HARRISBURG, PA 17110-9214   |
| 14873766 | Email/PDF: ais.sync.ebn@aisinfo.com                         | Oct 11 2023 04:42:55 | Pay Pal Credit, P.O. Box 105658, Atlanta, GA 30348-5658  |
| 14873768 | + Email/Text: pcabkt@phillips-cohen.com                     | Oct 11 2023 04:32:00 | Phillips & Cohen Associates, LTD, 1002 Justison Street, Wilmington, DE 19801-5148  |
| 14873769 | + Email/PDF: rmscedi@recoverycorp.com                       | Oct 11 2023 04:42:26 | Portfolio Recovery Associates, LLC, Po Box 41021, Norfolk, VA 23541-1021   |
| 14902045 | + Email/Text: JCAP_BNC_Notices@jcap.com                     | Oct 11 2023 04:33:00 | Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  |
| 14912274 | + Email/Text: bncmail@w-legal.com                           | Oct 11 2023 04:33:00 | SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132  |
| 15032027 | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Oct 11 2023 04:32:00 | Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  |
| 14873771 | + Email/PDF: ais.sync.ebn@aisinfo.com                       | Oct 11 2023 04:42:59 | Synchrony Bank/Lowes, P.O. Box 965005, Orlando, FL 32896-5005  |

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| 14873772  | + Email/PDF: ais.sync.ebn@aisinfo.com       | Oct 11 2023 04:42:29 | Synchrony Bank/Walmart, P.O. Box 530927, Atlanta, GA 30353-0927  |
| 14895215  | + Email/Text: ebnjts@grblaw.com             | Oct 11 2023 04:32:00 | Township of Hampton, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101 |
| 14873774  | + Email/Text: BAN5620@UCBINC.COM            | Oct 11 2023 04:32:00 | United Collection Bureau, Inc., 5620 Southwyck Blvd Ste 206, Toledo, OH 43614-1501   |
| 14873775  | + Email/Text: hcouto@v-k-i.net              | Oct 11 2023 04:32:00 | Valentine & Kebartas, LLC, P.O. Box 325, Lawrence, MA 01842-0625   |
| 14912250  | + Email/Text: LC-Bankruptcy-RF@loancare.net | Oct 11 2023 04:32:00 | Wells Fargo Bank, N.A., c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262   |
| 14873776  | Email/Text: pitbk@weltman.com               | Oct 11 2023 04:32:00 | Weltman, Weinberg & Reis Co., LPA, 436 7th Ave Ste 2500, Pittsburgh, PA 15219-1842   |
| 14873777  | + Email/Text: pitbk@weltman.com             | Oct 11 2023 04:32:00 | Weltman, Weinberg & Reis Co., LPA, 436 7th Avenue, #2500, Pittsburgh, PA 15219-1842  |
| TOTAL: 63 |   |                      |  |

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| cr       |               | Federal Home Loan Mortgage Corporation, as Trustee   |
| cr       |               | Federal Home Loan Mortgage Corporation, as Trustee   |
| cr       | *+            | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945   |
| cr       | *+            | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  |
| 14908976 | *P++          | PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| sp       | ##+           | Moynihan Law, P.C., 2 Chatham Center, Suite 230, Pittsburgh, PA 15219-3467   |
| 14873765 | ##+           | Patenaude & Felix, 4545 Murphy Canyon Rd, San Diego, CA 92123-4363   |

TOTAL: 2 Undeliverable, 3 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 12, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 10, 2023 at the address(es) listed below:

| Name                     | Email Address  |
|--------------------------|--|
| Brian Nicholas           | on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 bnicholas@kmlawgroup.com |
| Christopher M. McMonagle |  |

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on behalf of Creditor LOANCARE LLC christopher.mcmonagle@bbs-law.com, bkecf@sterneisenberg.com

Denise Carlon

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 dcarlon@kmlawgroup.com

Jeffrey R. Hunt

on behalf of Creditor Township of Hampton jhunt@grblaw.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com  
jdryer@bernsteinlaw.com;kebeck@ecf.courtdrive.com

Maria Miksich

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 mmiksich@kmlawgroup.com

Mark G. Moynihan

on behalf of Joint Debtor Barbara C. Yavorka mark@moynihanlaw.net  
moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com

Mark G. Moynihan

on behalf of Debtor Andrew W. Yavorka mark@moynihanlaw.net  
moynihan.mark@gmail.com;moynihanmr71581@notify.bestcase.com

Office of the United States Trustee

ustpre03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Shawn N. Wright

on behalf of Debtor Andrew W. Yavorka shawn@shawnwrightlaw.com  
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

Shawn N. Wright

on behalf of Joint Debtor Barbara C. Yavorka shawn@shawnwrightlaw.com  
wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com

TOTAL: 13